

# RETIREE NEWSLETTER

TRAVIS AFB

California

FALL 2005

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THE RETIREE NEWSLETTER IS PUBLISHED BY THE RETIREE ACTIVITIES OFFICE TO INFORM RETIREES, ANNUITANTS AND FAMILY MEMBERS RESIDING IN NORTHERN CALIFORNIA OF CHANGES IN LEGISLATION, DOD POLICIES AND OTHER MATTERS AFFECTING THEIR MILITARY RIGHTS, BENEFITS AND OBLIGATIONS. THERE IS ALSO INFORMATION PERTAINING TO THE AIR BASE. WHILE EVERY EFFORT IS MADE TO VERIFY THE CONTENT, THE RAO STAFF CANNOT GUARANTEE THE ACCURACY OF THE INFORMATION FURNISHED BY OUTSIDE AGENCIES.

DEPARTMENT OF THE AIR FORCE  
60<sup>th</sup> ANWICVR  
540 AIRLIFT DR.  
TRAVIS AFB, CA 94335  
OFFICIAL BUSINESS

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## **DIRECTOR'S MESSAGE**

Lieutenant General Donald L Peterson, USAF Retired, who is presently Co-Chairman of the Air Force Retiree Council, is scheduled to be our key- note speaker on September 24, 2005, at your Retiree Appreciation Day gathering. The General entered the Air Force in 1966 after graduating from Texas A&M University and has served as commander of a tactical fighter squadron, a tactical fighter wing, a flying training wing, and the North American Aerospace Defense Command and US Space Command, Cheyenne Mountain Operations Center. He has had numerous staff assignments and is a command pilot, having flown more than 4000 hours, including 597 combat hours. We are delighted he has agreed to address our group.

We still need more support from our local retirees in the David Grant Medical Center, the RAO, or the space "A" section at the Travis Air Terminal. If you have four hours that you can spare a week and want to contribute your time to a worthwhile endeavor please call me at (707) 424-3905.

### **THE PROGRAM**

**RETIREE APPRECIATION DAY**  
Travis AFB Conference Center (Bldg.480)  
September 24, 2005  
Master of Ceremonies  
CMSGT George Moses, USAF Ret.

0800	Doors Open	Light Refreshments
0830	Opening Ceremony	Travis Honor Guard/ Invocation
0900	Colonel Lyn Sherlock	Chaplin John Muth
0915	Mr. Mitch Kennerly	Commander 60 <sup>th</sup> AMW
0930	Mrs. Joan Bueto	Commissary Officer
0945	Mr. William Reardon	Director, Family Support Center
		Veterans Service Officer, Solano County
1000	Colonel Byron Hepburn	Commander DGMC
1100	Lt. General Donald L Peterson	Co-Chairman, Air Force Retiree Council
1200	Lunch Break	
1300	1500	Medical Screenings, Starlifter Room
1500		Program Concluded

Assistance with Auto Registration and ID Card renewal may be obtained in Bldg.381 between 1300-1500.

**SPACE "A" TRAVEL OPPORTUNITIES TO BE REDUCED:** Fiscal realities and limited use have led the U.S. Transportation Command to restructure Patriot express. Patriot express is the military's chartered commercial air service for transporting service members on a permanent-change-of-station orders and their families to and from overseas locations. Beginning next fiscal year through 2008, the restructure will lead to fewer flights and leave from only one gateway, at Baltimore-Washington International Airport. Contracted gateways at Atlanta-Hartsfield, Los Angeles and Seattle-Tacoma will be closed. Passenger reservation centers in Germany, Japan and Hawaii will remain for the time being but will eventually close.

The phase out of Patriot express will mean a reduction in the number of space-available seats, but Space-A travel will be available at many AMC passenger terminals on military transports. All Patriot express routes, except for those into locations with no commercial service or where there are force protection considerations, will be phased out over a four-year period. Duty passengers will be able to travel on commercial airlines through the General Service Administration's City Pair program.

In fiscal 2005, the Atlanta gateway will close, and Patriot Express flights to Rhein-Main Air Force Base, Germany, will end. The military will also adjust the frequency and size of flights to Guantanamo Bay, Cuba, and Keflavik, Iceland.

In fiscal 2006, service to Osan and Kunsan Air Bases, Korea; Kadena AB, Japan; Keflavik, Iceland; and Royal Air Force Mildenhall, England, will end. The passenger reservation center at Hickam AFB, Hawaii and the gateway at Los Angeles International Airport will close.

Fiscal 2007 marks the end of service to three bases in Japan, Yokota and Misawa Air Bases and the Marine Corps Air Station, Iwakuni, as well as the Japan passenger reservation center. The Seattle gateway will close and the Air Mobility Command's main PRC will increase its operating hours. (Air Mobility Command)

**WHEN AN ANNUITANT DIES:** When an RFSPP or SBP Annuitant dies, notification must be made to the Defense Finance and Accounting Service (DFAS) immediately. Include the annuitant's and the retired member sponsor's SSAN on any correspondence to DFAS. If death notification is by telephone, have available the SSAN of the deceased annuitant and the retired sponsor's SSAN, the date of death and the name, address and telephone number of the next of kin to contact. Also, please specify who will send in a copy of the death certificate. To contact DFAS to report an annuitant's death, call 1-800-269-5170. (Brooks City Base, TX)

*When I got home last night, my wife demanded that I take her some place expensive—  
So I took her to a gas station!!!!*

**TRICARE CHANGES FOR SURVIVING SPOUSES AND RETIREES:** When a military member retires from active service and begins drawing retirement pay, lifestyle changes include Tricare cost shares. Retired beneficiaries having to pay Prime enrollment fees should contact their regional contractor for enrollment and fee pay option information. Retirees can pay these fees through monthly allotment from their military retirement pay. Beneficiaries who receive survivor benefits from either retired or active duty sponsors are paid through a separate pay account and are not eligible for an enrollment fee allotment. To start an allotment, a beneficiary must fill out an Enrollment Fee Allotment Authorization Letter and send it to the regional contractor along with a quarterly payment. The contractor forwards a payment request to the designated pay agency, which sets up a monthly payment to the regional contractor. Retirees and their families who do not enroll in Tricare Prime may continue to use military treatment facilities (MTFs) as capacity exists. A priority system has been established for access to health care in an MTF: 1. Active-duty service members; 2. Active-duty family members enrolled in Tricare Prime; 3. Retirees, their family members and survivors enrolled in Tricare Prime; 4. Family members of active-duty members who are NOT enrolled in Tricare Prime (survivors of military sponsors who died on active duty who are NOT enrolled in Tricare Prime are in this group); 5. All others. Tricare Plus is an MTF primary-care enrollment program offered at selected MTFs where enrollment capacity exists. Medicare eligibility usually begins on the first day of the month in which the beneficiary turns 65. If the Medicare-eligible beneficiary purchases Medicare part B, he will remain eligible for Tricare For Life (TFL). Beneficiaries retain eligibility for Tricare Extra and Standard, but not Prime. Tricare acts as a second payer to Medicare for services covered by Medicare and Tricare. When a retired sponsor reaches age 65 and becomes eligible for TFL, the spouse maintains regular Tricare eligibility until she becomes 65 years old. By law, Tricare pays after Medicare. For more information, beneficiaries may contact a local health benefits adviser, beneficiary counseling and assistance coordinator or Tricare service center. The Tricare web site is: [www.tricare.osd.mil](http://www.tricare.osd.mil) (Courtesy RAO Bolling AFB, DC)

**810,000 ENROLLED IN DELTA DENTAL** For more than six years, Tricare's Retiree Dental Program (TRDP) has helped uniformed services retirees—including retired members of the Guard and Reserve—and their families meet their dental health care needs. The program provides 810,000 enrollees with comprehensive benefits, including coverage for crowns, bridges, dentures, orthodontics and dental accidents. Also, routine cleanings and exams, fillings, root canals, gum treatment and oral surgery. Service is available in all states as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. Enrollees may receive care from any licensed dentist of their choice within the service area. Even greater savings can be realized by choosing treatment from DeltaSelect USA and DeltaPreferred Option USA dentists. Delta Dental of California has administered the TRDP contract since 1998. To receive an enrollment package and additional information, visit [www.trdp.org](http://www.trdp.org) or call 1-888-838-8737

**AN ELDERLY MAN** complained to his doctor that he wasn't feeling well. "I'm doing all I can to help you," said the doctor. "You know I can't make you feel young again." "I don't want to be young again," the man replied. *"I just want to keep on growing older."*

## **LIVING WILL AND MEDICAL POWER OF ATTORNEY**

**Q. I watched a lot of media coverage about Terry Schiavo and I was wondering if I should draft a living will. What is a living will all about?**

**A. The recent legal and legislative battles over the fate of Terry Schiavo force us to ask ourselves some tough questions. What would you want if you were her? Does your family know? Who would decide? What can you do to make your wishes known-and more importantly-enforced?-----A living will is not part of your last will and testament. It is a separate document, also known as an advance medical directive or declaration. The document states that if you are diagnosed with a terminal, incurable condition, you are authorizing physicians to remove life support. The conditions that trigger the living will and the extent of the medical care to be withdrawn vary significantly from state to state.**

**Q. Then what is a medical power of attorney?**

**A. A medical power of attorney authorizes a person you designate to direct the course of your medical care, and this may include termination of life support decisions as well. Your legal assistance attorney can answer your questions regarding these documents; the need to revise them when you move to a new jurisdiction and prepare those documents you chose to reflect your decisions concerning the withdrawal or extension of life support measures.**

**Q. How do I obtain an appointment with the Legal Assistance people at Travis AFB?**

**A. You may contact the Legal Office by calling (707) 424-3251 to schedule a time that is convenient to both you and the legal assistance attorney. (Staff Judge Advocate's office, Sheppard AFB, TX)**

## **HIGHER LIMITS AVAILABLE IN VA HOME LOAN PROGRAM-**

**Home ownership is now more affordable for many veterans. Changes under the law allow veterans to receive no-down-payment loans of up to \$359,700. The previous ceiling was \$240,000. VA guaranteed home loans are made by banks and mortgage companies to veterans, service members and reservists. With VA guaranteeing part of the loan, veterans can receive a good interest rate without having to make a down payment. The changes, under the Veterans Benefits Improvement Act of 2004, also allows for loan limits to keep pace with rising home values. The law allows VA to guarantee one-year adjustable rate mortgages (ARMs) and it extends, through 2008, VA's "hybrid ARM program" which allows veterans to lock in a favorable interest rate for at least three years. More information about VA home loan benefits is available on the Web at [www.homeloans.va.gov](http://www.homeloans.va.gov) or by calling 1 800 827-1000.**

**IN VIEW OF THE INTEREST EXPRESSED BY RETIREES, THE RETIREES CASUALTY ASSISTANCE CHECK LIST HAS BEEN INCLUDED IN THIS ISSUE OF YOUR NEWSLETTER. Please fill in the blanks and your surviving members will be forever grateful.**

# "RETIREE'S CASUALTY ASSISTANCE CHECKLIST"

(For later use by next of kin)

As of Date: \_\_\_\_\_

Retirees Name \_\_\_\_\_ SSN \_\_\_\_\_ Ser# (Other) \_\_\_\_\_  
(First) (Middle) (Last)

Military Grade \_\_\_\_\_ Date of Retirement \_\_\_\_\_ Branch of Svc. \_\_\_\_\_ Yrs. of Svc. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_  
Month Day Year

Date of Marriage \_\_\_\_\_ Place of Marriage \_\_\_\_\_  
Month Day Year

Father's Name \_\_\_\_\_ DOB \_\_\_\_\_ Place of Birth \_\_\_\_\_  
Month Day Year

Mother's Maiden Name \_\_\_\_\_ DOB \_\_\_\_\_ Place of Birth \_\_\_\_\_  
Month Day Year

## Documents You should always have on hand:

- ☐ Copies of report(s) of separation from active duty (DD Form 214, etc.)
- ☐ Copy of retirement orders
- ☐ Copies of birth and death certificates
- ☐ Beneficiaries birth certificate(s) and marriage and/or divorce data
- ☐ Social Security data (see below)
- ☐ VA Insurance data (see below)
- ☐ Retiree's Last Pay Statement
- ☐ Updated Will and "LETTER OF INSTRUCTIONS"
- ☐ Names of banks, credit unions, etc. (account numbers)
- ☐ Military Identification Card(s)
- ☐ Insurance policies, numbers, instructions, payments, etc.
- ☐ Adoption or naturalization papers (if applicable)

Location of these Documents: \_\_\_\_\_

## Part I - Veterans Administration Data (if applicable)

VA Compensation \$ \_\_\_\_\_ Disability Claim # \_\_\_\_\_ Remarks \_\_\_\_\_

VA Insurance Policy nr(s) \_\_\_\_\_ / \_\_\_\_\_ File # \_\_\_\_\_

Type \_\_\_\_\_ Amount \$ \_\_\_\_\_ / \_\_\_\_\_ Location of policies \_\_\_\_\_

Any known paid-up add'l VA Insurance \$ \_\_\_\_\_ As of Date \_\_\_\_\_

Other Remarks \_\_\_\_\_

Veteran's claim nr(s) (other) \_\_\_\_\_ Patients data card # \_\_\_\_\_

## Part II - Retirement Pay Data (see Retiree Account Statements)

Retiree gross and net pay data: as of date \_\_\_\_\_

NOTE: UPDATE PERIODICALLY

Gross pay	\$ _____
Deduction	\$ _____ For _____
Deduction	\$ _____ For _____
Deduction	\$ _____ For _____
Net pay	\$ _____

Deduction	\$ _____	For _____
Deduction	\$ _____	For _____
Deduction	\$ _____	For _____
Taxable income	\$ _____	

Survivor coverage information (coverage type: spouse only, etc.): \_\_\_\_\_

Annuity Base Amount: \$ \_\_\_\_\_

Survivor Benefit Plan Annuity:

55% annuity amount

35% annuity amount

RSFPP Annuity:

Supplemental SBP:

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Note: See "Retiree Account Statement" for  
explanation of Social Security Offset/2-tier Formula

Effective \_\_\_\_\_

### Part III - Social Security (when applicable)

Social Security Claim # \_\_\_\_\_

Type of Benefit(s) \_\_\_\_\_

Amount monthly \$ \_\_\_\_\_

Bank and acct. # (direct deposit) \_\_\_\_\_

Month Filed \_\_\_\_\_

Beginning month of entitlement \_\_\_\_\_

Note: No payment is payable for the month of death (call 1-800-772-1213)

### Part IV - Miscellaneous (Things to know and plan for upon death of retiree)

Disposition instructions for the body (burial, cremation, memorial service, etc.)

Info required for Death Certificate (date/place of birth, father's name, mother's maiden name, etc.)

Info required for Obituary Notice (names, relation and locations of appropriate relatives, etc.)

Widows will need a new ID card (military, medical, commissary, base exchange, etc.)

Necessary changes in your "DEERS" program will have to be made

It may take several months to clear estates (you may require at least 8 copies of death certificates)

Contents of your safety deposit box should be known

Direct deposit of Social Security benefits & military retirement payments (entitlements) must be immediately changed

Named beneficiaries on insurance policies become very important (keep current)

There may be some entitlement to burial benefits (headstone, payments, etc.)

Check VA for Presidential Memorial Certificate

An American flag can be obtained (check VA and Post Office)

The survivor should update appropriate will

Extra credit cards should be destroyed or cancelled

Appropriate changes should be made to all joint ownerships

Contact insurance companies as appropriate

Be prepared to turn in Retirees ID card (where and when required)

Note:  
**MAKE EVERY EFFORT**  
to retain "Original" documents  
(Provide Certified copies  
whenever possible).

Fill in and keep handy the following office phone numbers:

Office/Organization	Phone Number
Casualty Assistance	707-424-2106
Retiree Activities Office	" 424-3904
Hospital	" 423-7300
Legal Office (Military)	" 424-3251
VA Hotline	1-800-827-1000
Social Security Hotline	1-800-772-1213
DEERS (Information)	800-321-1080
Other	538-4552
Finance (DFAS - Cleveland)	800-321-1080
SBP (Annuity Pay Info)	" 435-3396
Other	707-424-8466
Pass & ID	

Note: Spouse/Next of Kin should have a copy of this document or know where to locate it.

## Phone Numbers to Know

*The following list of telephone numbers is provided as a tear sheet for members to place near their telephone so that necessary telephone numbers are readily available.*

### Department of Veterans Affairs (VA)

#### Regional Routing Number

(will forward you to your nearest regional office)

VA Grave Information	(800) 827-1000
VA National Service Life Insurance	(800) 697-6947
VA Telecomm Device for Deaf (TDD)	(800) 669-8477
Veterans Group Life Insurance	(800) 829-4833
	(800) 419-1473

#### Pay/SBP/Compensation Inquiries

RETIRES - Defense Finance and Accounting Service (DFAS)	(800) 321-1080
DFAS Outside US	(216) 522-5955
Retired Reservists - DFAS	(800) 325-2660
SBP/RSFPP Annuitant - DFAS	(800) 321-1080
Servicemembers' Group Life Insurance	(800) 419-1473

#### TRICARE/Medical Information

DEERS	(800) 538-9552
TRICARE Information	(800) 874-2273
TRICARE For Life Information	(888) 363-5433
TRICARE Pharmacy Program	(877) 363-8337
US Family Health Plan	(800) 748-7347
TRICARE Dental Program	
conus	(800) 866-8499
oconus	(888) 622-2256
TRICARE Retiree Dental Program	(888) 838-8737
Federal Long Term Health Care Insurance Program	(800) 582-3337

#### Other Governmental Agencies

Internal Revenue Service	(800) 829-1040
Medicare	(800) 833-4227
National Personnel Records Center	(314) 801-0800
Social Security Administration	(800) 772-1213

Courtesy of NAUS

March/April 2005